

Certificate Number: 17572-NJ-DE-036742405

Bankruptcy Case Number: 17-30108



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 8, 2022, at 11:09 o'clock AM PDT, Raymond D Calkin completed a course on personal financial management given by internet by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 8, 2022 By: /s/Judy Alexander

Name: Judy Alexander

Title: Counselor